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ABSTRACT

Surveys have established that high school students are highly deficient in knowledge regarding basic topics typically covered in consumer education classes, such as economics, personal finance, and consumer rights and responsibilities. The following are among the current trends that have underscored the need for secondary consumer education: the trend to a global economy, increased use of advanced technology in everyday life, changing life-styles, environmental and social awareness and responsibility, integration of academic and vocational education, and the new levels of purchasing power and marketing attention given to adolescents. The place of consumer education in the high school curriculum continues to be an issue of concern; however, as approaches such as tech prep continue to gain momentum, consumer educators have increasingly been able to stress the relevance of consumer concepts and skills to the academic and vocational disciplines. The potential for bias in educational materials and information supplied by the private sector is another recurring issue of concern. (This summary of issues and trends includes an annotated bibliography of 21 curricula and educational resources and 3 resource organizations for secondary consumer education.) (MN)

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**Consumer Education for High School Students
Trends and Issues Alerts**

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TRENDS AND ISSUES

ALERTS

by Sandra Kerka

1993

Consumer Education for High School Students

American high school and college students have surprisingly little consumer know-how. Many lack the basic knowledge and skills needed to make important personal financial decisions they will face as adults. (Bonner 1993, p. 4)

Increasing complexity, rapid change, and global perspective are the characteristics of the world in which today's teens will live their adult lives. Consumer education—the process of learning to manage personal resources and make decisions (Bannister et al. 1992)—is essential in this challenging environment. Knowledge of economics, personal finance, and consumer rights and responsibilities can help people function as more independent, productive, and informed citizens. However, surveys (Bonner 1993; Brobeck 1991) showing glaring deficiencies in the consumer competence of young people are cause for concern.

The knowledge, critical thinking skills, and informed attitudes developed through consumer education mesh well with recent educational reform and workplace preparation proposals. For example, the Secretary's Commission on Achieving Necessary Skills (SCANS) identified competencies and personal qualities that are essential for daily life as well as the workplace: responsibility, self-management, resource management, evaluation and use of information, and understanding technology.

Current trends underscore the need for secondary consumer education:

- The global economy in which people will function as workers and consumers
- Increased use of advanced technology in everyday life, such as electronic banking, telemarketing/shopping, greater technical and chemical complexity of household products (*Project Real World* 1991)
- Changing lifestyles—desire for work/family balance, fewer children, more income, and changing consumption habits (Porter 1993)
- Environmental and social awareness and responsibility
- Integration of academic and vocational education, in which critical thinking and decision-making skills and academic basics are being taught in a multidisciplinary, applied approach (Bonner 1993; Miller and Tulloch 1989)
- The new level of purchasing power and marketing attention given to adolescents (Porter 1993)

The place of consumer education in the high school curriculum is an issue concerning state education directors, who identified lack of time, resources, and teacher preparation as barriers (Scott 1990). Bonner (1993) presents advantages and disadvantages of several approaches: separate course, integration into existing subjects, or integration into a capstone course. As applied approaches such as tech prep gain momentum, consumer educators can stress the relevance of consumer concepts and skills to the academic and vocational disciplines.

The potential for bias in educational materials and information supplied by the private sector is a recurring issue. A recent *60 Minutes* broadcast (October 10, 1993) presented concerns about the promotional materials teachers receive from corporations. Channel One, a 12-minute news program now used in 12,000 secondary schools, includes 2 minutes of advertising, making it imperative to develop students' media and consumer literacy (Tiene 1993). Guidelines for evaluating materials may be found in *Consumer Education and Information* (1990), National In-

stitute for Consumer Education (1992a), and Zelenak (1991). The following lists include curricula and other resources as well as resource organizations for secondary consumer education.

Print Resources

Bannister, R. et al. *Consumer Approach to Investing. Second Edition*. Ypsilanti: National Institute for Consumer Education, Eastern Michigan University, 1992. (ED 351 615)

Six units for teaching basic personal financial planning cover financial decisions, how financial markets work, investment choices, investment information, investment fraud, and ethics.

Bonner, P. A., comp. *Consumer Education in the States: A Blueprint for Action*. Ypsilanti: National Institute for Consumer Education, Eastern Michigan University, 1993.

Defines and presents the case for consumer education; suggests approaches for expanding consumer education in schools. Appendices contain a classification of consumer education concepts, action checklist, successful state partnerships, and resources for further information.

Brobeck, S. *Student Consumer Knowledge: Results of a Nationwide Test*. 1991. (ED 347 304). *The College Study*. 1993. Washington, DC: Consumer Federation of America; New York: American Express Co.

First item reports results of a national survey of high school students on consumer subjects. The second reports results of a similar test of consumer competence among community college students.

Choices & Decisions. 1991. Available through loan or donation by banks affiliated with VISA. Write VISA U.S.A., P.O. Box 8999, San Francisco, CA 94128-8999 (800/235-3580).

Uses interactive video to teach personal finance and management topics. Includes laser video program, masters, teaching guides, and tests.

Consumer Education and Information: Guidelines for Business-Sponsored Materials. 1990. Available from the Consumer Information Center, GSA, G-142, 18th & F Streets, NW, Washington, DC 20405.

Specifies minimum standards for evaluating consumer educational, informational, and promotional materials.

Consumer Information Catalog. Available quarterly from Consumer Information Catalog, Pueblo, CO 81009.

Lists free and low-cost federal publications on a broad range of topics, including health, food and nutrition, employment, housing, money management, and cars.

Goetting, M. A. "Calculating Teens." *Journal of Consumer Education* 10 (1992): 44-48.

How to teach hands-on problem solving related to personal finance using an extended function calculator.

High School Financial Planning Program. 1992. Available free from College for Financial Planning, 4695 South Monaco St., Denver, CO 80237-3403.

Covers the financial planning process, how income affects goals, managing income and credit, owning and protecting assets, saving for goals, and creating a financial plan.

Internal Revenue Service. **Understanding Taxes. Teacher's Resource Package.** Washington, DC: IRS, 1992. (ED 346 283)

Covers income tax; taxpayer rights and responsibilities; local, state, and federal taxes; and tax fairness.

Knapp, J. P. **The Benefits of Consumer Education. A Survey Report.** Ypsilanti: Michigan Consumer Education Center, Eastern Michigan University, 1991. (ED 329 738)

Identifies benefits of consumer education for individuals, society, and business.

Miller, S. W., and Tulloch, C. R., eds. **Teaching Basic Skills through Home Economics.** Washington, DC: Home Economics Education Association, 1989. (ED 335 464)

Activities relevant to consumer education include communications (writing a check), math (catalog buying, foreign currency), and social studies (letters of complaint).

Minnesota Council on Economic Education. **Minnesota Consumer Education Program. "Consumers of the 90s."** St. Paul: MCEE, 1991. (ED 345 040)

Teachers' guide on consumer literacy for grades 9-12 includes units on consumer decision making, consumer law and protection, housing, and the environment.

National Institute for Consumer Education. **Consumer Education Materials Evaluation Form.** 1992a. (ED 351 614) **Consumer Education Resources: Credit, Credit Problems, Home Mortgages & Equity Loans.** 1992b. (ED 345 016) **Credit. 1991-92 NCCE/AT&T Projects.** 1992c. (ED 351 613). Ypsilanti: NICE, Eastern Michigan University.

The evaluation form is a checklist for assessing business-sponsored education materials. The resource lists describe print, software, games, video and audiotapes, and multimedia. The third publication describes 37 projects on credit education.

Porter, N. M. "A Synergistic Approach to Consumer Education: Meeting the Needs of the 1990s." *Journal of Consumer Education* 11 (1993): 23-31.

Depicts the childhood and adolescent stages of the consumer life cycle. Describes ways for government, cooperative extension, and educators to collaborate in consumer education for children and teens.

Project Real World: Economic Living Skills for High School Students. Modules I-V. Ottawa: Federal/Provincial Consumer Education and Plain Language Task Force, 1991. (ED 348 469-473)

Five modules designed to help students function effectively in a rapidly changing marketplace.

Scott, C. H. **The Status of Consumer Education in United States Schools, Grades K-12. 1990 National Survey.** Chatham, NJ: National Coalition for Consumer Education, 1990. (ED 329 773)

Survey of chief state school administrators identified states with consumer education policies, barriers to implementation, topics included, and future plans.

South Carolina Department of Education. **South Carolina Guide for Consumer Education I & II.** Columbia: SC DE, 1993. (ED 356 330)

Units cover consumer's role in the economic system, financial decisions, family income, responsible marketplace behavior, home financing, transportation dollar, health insurance, savings and investments, wills, and funeral planning.

Tiene, D. "Channel One: Good or Bad News for Our Schools?" *Educational Leadership* 50, no. 8 (May 1993): 46-51. (EJ 462 460)

Studies student and teacher attitudes toward Channel One and its effect on student knowledge of current events.

University of Wyoming. **A Manual of Classroom Strategies/Activities for Basic Business.** Laramie: University of Wyoming, 1991. (ED 336 508)

Activities include restaurant rating, calculating car costs, examining personal ethics, computer ethics, insurance estimates, credit applications, small claims court cases, lease agreements, channels of distribution, and entrepreneurship.

Who Knows? Your Privacy in the Age of Information. 1993. American Express Co., Office of Public Responsibility, American Express Tower, New York, NY 10285-4850.

Student activities, transparencies, poster, resources, and background information help students learn about privacy as a right and a privilege.

Zelenak, M. J. "Identifying and Evaluating Resources in Consumer Education." *Journal of Consumer Education* 9 (1991): 39-47.

Presents addresses of sources of free and inexpensive consumer materials and guidelines for evaluating potential bias in private-sector consumer education materials.

Resource Organizations

Illinois Consumer Education Association, 17726 Cedar Road, East Moline, IL 61224 (708/879-3506). Publishes teaching guides, a newsletter, and the *Journal of Consumer Education*.

National Coalition for Consumer Education, 434 Main Street, Suite 201, Chatham, NJ 07928-2120 (201/635-1916). Network of consumer educators in schools and communities nationwide; publishes a newsletter.

National Institute for Consumer Education, 207 Rackham Bldg., Eastern Michigan University, Ypsilanti, MI 48197 (313/487-2292). Operates the Adjunct ERIC Clearinghouse on Consumer Education; publishes a newsletter, course outlines, teaching materials, and resource lists.

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